

From: roger@earthsourcenh.com on behalf of [Roger Wellington](#)
To: [INS-Requests](#)
Subject: Comment on Cigna-Anthem merger
Date: Friday, December 04, 2015 8:49:57 AM

Dear Sirs/Madam:

I write in opposition to the proposed Cigna-Anthem merger. Perhaps in large states with robust insurance markets such a combination would have consumer benefits, but in small markets like ours I strongly doubt such would be the case.

I live in Concord and have a reasonably good ACA plan through Harvard Pilgrim. However, it is the ONLY Silver plan available that includes my primary provider, whose practice is owned by Concord Hospital. We need more companies offering coverage in New Hampshire, not fewer.

Moreover, Anthem elected to exclude Concord Hospital and affiliated providers from their plans. I just renewed my coverage for the coming year and the comparable Anthem Silver plan still would not allow me to see my current Concord-based physician. Choosing their product would have meant changing all of my medical relationships and traveling to Manchester for appointments or treatment.

I support the general goals of containing health care costs and, unlike many consumers, believe that insurers must take a leading role in forcing providers to operate more efficiently. However, New Hampshire is just too small a state, and one with an older-than-average population, to benefit from consolidation. The better answer to improved efficiency and affordable coverage is the creation of regional health care markets.

Sincerely,
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